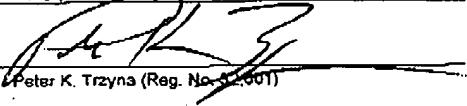


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I hereby certify that this correspondence is being filed by facsimile and is addressed to MS: RCE, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: February 28, 2007

Signed:   
Peter K. Trzyna (Reg. No. 32,001)

PATENT

Paper No.

File: Graff-P2-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

---

MS: RCE  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

SIR:

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response;
2. Petition for Extension of Time; and
3. Request for Continued Examination Transmittal Letter.

Applicant claims small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

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Ser. No. 10/719,474  
Atty. Ref. Graff-P2-03  
Art Unit 3621

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
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Date: February 28, 2007

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To:	Examiner Naresh Vig , Art Unit 3629	Re: 10/719,474 Amendment & RCE
Firm:	MS: RCE, U.S.P.T.O.	Date / Time: February 28, 2007
Street Address:	Phone:	
City, State Zip:	Alexandria, VA 22313-1450	Fax: (571) 273-8300
cc:	No. of Pages: 26 (including cover)	

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